

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
PITTSBURGH DIVISION**

In re:

CHARLES V. TRAFALIS  
KATHLEEN A. TRAFALIS  
Debtor(s)

Case No. 15-23656JAD

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/05/2015.
- 2) The plan was confirmed on 11/30/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 04/28/2016.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 09/16/2020.
- 5) The case was completed on 11/02/2020.
- 6) Number of months from filing to last payment: 61.
- 7) Number of months case was pending: 66.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$39,124.01.
- 10) Amount of unsecured claims discharged without payment: \$36,281.78.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$55,540.14
Less amount refunded to debtor	\$940.06

**NET RECEIPTS:** **\$54,600.08**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,500.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,485.80
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$4,985.80**

Attorney fees paid and disclosed by debtor: \$610.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICREDIT FINANCIAL SVCS INC	Secured	17,815.00	18,131.15	18,131.15	18,131.15	3,110.06
CAPITAL ONE BANK (USA) NA BY AM	Unsecured	403.00	403.41	403.41	0.00	0.00
CITIBANK NA(*)++	Unsecured	6,000.00	NA	NA	0.00	0.00
ELIZABETH BOROUGH MUNICIPAL A	Secured	189.00	209.95	0.00	0.00	0.00
ELIZABETH BOROUGH MUNICIPAL A	Secured	0.00	21.67	0.00	0.00	0.00
J DANIEL SCHOPF	Unsecured	2,000.00	19,548.85	19,548.85	0.00	0.00
MILL CITY MORTGAGE LOAN TRUST	Secured	45,876.00	48,205.08	0.00	22,727.25	0.00
MILL CITY MORTGAGE LOAN TRUST	Secured	0.00	5,303.95	5,303.95	5,303.95	0.00
ONE MAIN FINANCIAL GROUP LLC A	Unsecured	NA	7,491.34	7,491.34	0.00	0.00
PA AMERICAN WATER(*) AKA AMEF	Unsecured	900.00	NA	NA	0.00	0.00
PAYPAL BUYER CREDIT	Unsecured	900.00	NA	NA	0.00	0.00
RONDA J WINNECOUR TRUSTEE/CLI	Priority	NA	NA	341.87	341.87	0.00
VERIZON++	Unsecured	200.00	NA	NA	0.00	0.00
WEST PENN POWER*	Unsecured	2,000.00	838.18	838.18	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$22,727.25	\$0.00
Mortgage Arrearage	\$5,303.95	\$5,303.95	\$0.00
Debt Secured by Vehicle	\$18,131.15	\$18,131.15	\$3,110.06
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$23,435.10</b>	<b>\$46,162.35</b>	<b>\$3,110.06</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$341.87	\$341.87	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$341.87</b>	<b>\$341.87</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$28,281.78</b>	<b>\$0.00</b>	<b>\$0.00</b>

<b>Disbursements:</b>	
Expenses of Administration	<u>\$4,985.80</u>
Disbursements to Creditors	<u>\$49,614.28</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$54,600.08</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/09/2021

By: /s/ Ronda J. Winnecour

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.